



# Form CRS: Client Relationship Summary

December 2024

## INTRODUCTION

Life Strategies, Inc (“Life Strategies,” “we,” “our,” or “us.”) is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser and is a member of the Financial Industry Regulatory Authority (“FINRA”). Detailed information regarding our registration status is available at [brokercheck.finra.org](https://brokercheck.finra.org). Free and simple tools are available for you to research firms and financial professionals at [www.investor.gov/CRS](https://www.investor.gov/CRS), where you will also find educational materials about investment advisers, broker/dealers, and investing.

What investment services and advice can you provide me?

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. This document provides a summary of the types of services Life Strategies provides and how you pay for those services. The advisory services offered by Life Strategies’ independent financial professionals can differ. It is important that you discuss with your financial professional the specific services they offer and whether those services are appropriate for your financial situation. As an investment adviser, Life Strategies can provide investment advice to you for a fee. Life Strategies’ investment advisory services consist of discretionary managed accounts, retirement plan consulting services, and general financial planning services. More information about our investment advisory services is available in our Form ADV Part 2A Brochure.

## Investment Authority

In all of our managed account programs, you give Life Strategies discretion over investment trading. Life Strategies does not offer proprietary products, limit its menu of products or types of investments, nor does it enter into any compensated relationship with an entity offering investment products. Life Strategies requires all clients to participate in our comprehensive financial planning process to ensure effective management of your investment needs.

Life Strategies encourages you to ask your financial professional the following questions:

- **Given my financial situation, should I choose an investment advisory service? Why or why not?**
- **How will you choose investments to recommend to me?**
- **What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?**

## FEES, COSTS, CONFLICTS OF INTEREST, AND STANDARD OF CONDUCT

### What fees will I pay?

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.



Below is a summary description of the fees and costs you will pay:

- Our asset management program or services require you to pay a fee that is a percentage of the dollar value of the investments being managed. This type of fee is typically referred to as an “asset-based fee.” The asset-based fee covers only the cost of our advisory services, so you will be charged separately for any other fees you incur in connection with the management of your account, such as transaction fees, administrative services fees, and IRA and qualified retirement plan maintenance fees.
- In addition to the direct fees clients pay, certain products have additional fees that are associated with the products themselves. Examples of these fees include mutual fund or money market 12b-1 fees, sub-transfer agent fees, distributor fees, management fees, and administrative expenses.
- In general, the more assets there are in your advisory account, the more you will pay in fees. Therefore, we have an incentive to encourage you to increase the amount of assets in your account. Financial professionals may reduce their fee as a percentage of assets under management when their clients reach certain levels of account or household assets.
- You should review items 4 and 5 of Life Strategies’ Form ADV Part 2A Brochure for a description of specific advisory programs and services, as well as how you are charged and how we are compensated.

Life Strategies encourages you to ask your financial professional the following question:

- **Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?**

**What are your legal obligations to me when providing recommendations as my investment adviser? How else does your firm make money, and what conflicts of interest do you have?**

When we provide you with a recommendation as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. Life Strategies does not engage in any relationships with other financial institutions or investment offerings that compensate us to utilize their products or services.

Life Strategies encourages you to ask your financial professional the following question:

- **As a financial professional, do you have any disciplinary history? For what type of conduct?**

Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research Life Strategies and your financial professional. You may also search Life Strategies’ and/or your financial professional’s legal and disciplinary history at [brokercheck.finra.org](http://brokercheck.finra.org).

- **Who is my primary contact person?**

Your Life Strategies financial professional will provide you with their Form ADV Part 2B Brochure Supplement. You may also request a copy of your financial professional’s ADV Part 2B Brochure Supplement by asking your financial professional or calling Life Strategies directly.